

EXHIBIT “D”

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ECF Filed On

**UNITED STATES BANKRUPTCY COURT
DISTRICT OF NEVADA**

In re:

CHRISTOPHER MICHAEL MARINO
VALERIE MARGARET MARINO

Debtors.

Case No.: BK-13-50461-BTB

Chapter 7

**DECLARATION OF
ALLEN DUTRA PURSUANT
TO 28 U.S.C. §1746**

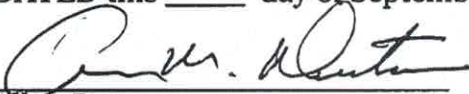
I, Allen Dutra, pursuant to 28 U.S.C. §1746, hereby declare under the penalty of perjury, that the foregoing is true and correct:

1. I am over the age of 18 and have personal knowledge of the facts stated herein.
2. That I have been a Certified Public Accountant ("CPA") since mid-1970s.
3. That I am a Chapter 7 bankruptcy trustee.
4. That I have reviewed First Republics Historical (Quarterly) Interest Rates (January 1986 to May 2020) (Ex. 'A').
5. That I have calculated these numbers using the average interest rate of three benchmarks; Prime Rate, 1 Month Libor, and 12 MAT Rate.
6. That \$5,000 in 1989 dollars is the equivalent of \$32,784.91 (Prime Rate), \$14,948.67 (1 month Libor rate) or \$14,980.02 (12 MAT rate) in 2020 dollars.
7. That using a standard 5% interest rate yields \$22,690.20 in 2020 dollars.
8. That using a 6% standard interest rate yields \$30,440.50 in 2020 dollars.

1 9. That in my professional opinion, based upon the above, a good estimate of
2 \$5,000 in 1989 dollars would be approximately \$15,000 in 2020 dollars
3 based upon a 4% interest rate.
4

5 I declare under penalty of perjury that the foregoing is true and correct, to the best
6 of my knowledge, information, and belief.
7

8 DATED this 11TH day of September 2020

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10 Allen Dutra
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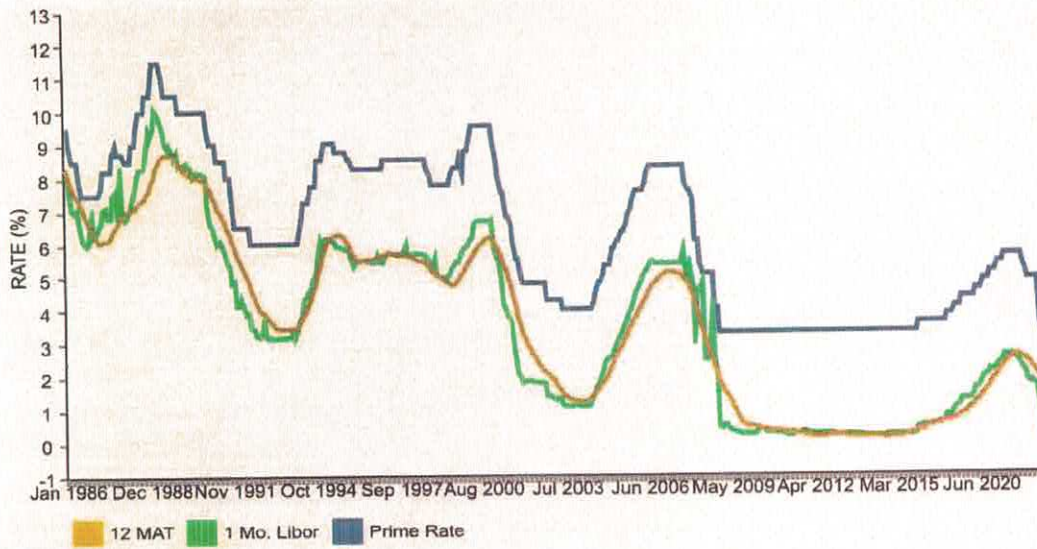
**EXHIBIT “A”
TO DECLARATION OF
ALLEN DUTRA**



FIRST REPUBLIC
It's a privilege to serve you®

Historical Interest Rates

JANUARY 1986 TO MAY 2020 | 3 INDICES DISPLAYED



Month

MONTH/YEAR	12 MAT	1 MO. LIBOR	PRIME RATE
<i>Average</i>	3.603%	3.596%	6.254%
<i>Minimum</i>	0.113%	0.084%	3.25%
<i>Maximum</i>	8.71%	10.099%	11.5%
5/2020	1.504%	0.127%	3.250%
4/2020	1.691%	0.084%	3.250%
3/2020	1.871%	1.040%	3.250%
2/2020	1.966%	1.581%	4.750%
1/2020	2.053%	1.662%	4.750%
12/2019	2.150%	1.760%	4.750%
11/2019	2.240%	1.694%	4.750%
10/2019	2.327%	1.785%	4.750%
9/2019	2.370%	2.016%	5.000%
8/2019	2.447%	2.089%	5.250%
7/2019	2.482%	2.224%	5.500%
6/2019	2.510%	2.398%	5.500%
5/2019	2.504%	2.430%	5.500%
4/2019	2.482%	2.481%	5.500%
3/2019	2.446%	2.494%	5.500%
2/2019	2.397%	2.490%	5.500%
1/2019	2.331%	2.513%	5.500%
12/2018	2.252%	2.503%	5.500%

MONTH/YEAR	12 MAT	1 MO	PRIME RATE
11/2018	2.157%	2.347%	5.250%
10/2018	2.053%	2.307%	5.250%
9/2018	1.946%	2.261%	5.250%
8/2018	1.844%	2.114%	5.000%
7/2018	1.844%	2.071%	5.000%
6/2018	1.653%	2.092%	5.000%
5/2018	1.557%	1.982%	4.750%
4/2018	1.464%	1.907%	4.750%
3/2018	1.377%	1.883%	4.750%
2/2018	1.282%	1.664%	4.500%
1/2018	1.201%	1.575%	4.500%
12/2017	1.132%	1.568%	4.500%
11/2017	1.063%	1.361%	4.250%
10/2017	0.944%	1.242%	4.250%
9/2017	0.944%	1.235%	4.250%
8/2017	0.830%	1.237%	4.250%
7/2017	0.830%	1.232%	4.250%
6/2017	0.776%	1.227%	4.250%
5/2017	0.732%	1.050%	4.000%
4/2017	0.692%	0.995%	4.000%
3/2017	0.662%	0.983%	4.000%
2/2017	0.638%	0.784%	3.750%
1/2017	0.574%	0.780%	3.750%
12/2016	0.574%	0.771%	3.750%
11/2016	0.574%	0.617%	3.500%
10/2016	0.541%	0.533%	3.500%
9/2016	0.507%	0.527%	3.500%
8/2016	0.507%	0.523%	3.500%
7/2016	0.507%	0.494%	3.500%
6/2016	0.489%	0.442%	3.500%
5/2016	0.467%	0.442%	3.500%
4/2016	0.438%	0.436%	3.500%
3/2016	0.410%	0.437%	3.500%
2/2016	0.322%	0.441%	3.500%
1/2016	0.350%	0.430%	3.500%
12/2015	0.320%	0.420%	3.500%
11/2015	0.290%	0.243%	3.250%
10/2015	0.242%	0.192%	3.250%
9/2015	0.221%	0.193%	3.250%
8/2015	0.198%	0.198%	3.250%
7/2015	0.182%	0.191%	3.250%
6/2015	0.167%	0.186%	3.250%
5/2015	0.1707%	0.1847%	3.250%
4/2015	0.146%	0.181%	3.250%
3/2015	0.136%	0.176%	3.250%
2/2015	0.127%	0.173%	3.250%
1/2015	0.121%	0.171%	3.250%
12/2014	0.121%	0.171%	3.250%
11/2014	0.114%	0.171%	3.250%
10/2014	0.113%	0.154%	3.250%
9/2014	0.115%	0.156%	3.250%
8/2014	0.117%	0.156%	3.250%

MONTH/YEAR	12 MAT	1 MO. LIBOR	PRIME RATE
7/2014	0.118%	0.156%	3.250%
6/2014	0.122%	0.155%	3.250%
5/2014	0.123%	0.151%	3.250%
4/2014	0.123%	0.151%	3.250%
3/2014	0.124%	0.152%	3.250%
2/2014	0.126%	0.156%	3.250%
1/2014	0.129%	0.157%	3.250%
12/2013	0.132%	0.168%	3.250%
11/2013	0.134%	0.168%	3.250%
10/2013	0.139%	0.168%	3.250%
9/2013	0.144%	0.179%	3.250%
8/2013	0.149%	0.182%	3.250%
7/2013	0.153%	0.187%	3.250%
6/2013	0.159%	0.195%	3.250%
5/2013	0.163%	0.194%	3.250%
4/2013	0.169%	0.198%	3.250%
3/2013	0.174%	0.204%	3.250%
2/2013	0.178%	0.204%	3.250%
1/2013	0.178%	0.200%	3.250%
12/2012	0.175%	0.209%	3.250%
11/2012	0.172%	0.215%	3.250%
10/2012	0.166%	0.212%	3.250%
9/2012	0.160%	0.214%	3.250%
8/2012	0.148%	0.231%	3.250%
7/2012	0.148%	0.246%	3.250%
6/2012	0.147%	0.246%	3.250%
5/2012	0.147%	0.239%	3.250%
4/2012	0.153%	0.239%	3.250%
3/2012	0.158%	0.241%	3.250%
2/2012	0.170%	0.244%	3.250%
1/2012	0.182%	0.265%	3.250%
12/2011	0.196%	0.295%	3.250%
11/2011	0.208%	0.271%	3.250%
10/2011	0.218%	0.245%	3.250%
9/2011	0.231%	0.239%	3.250%
8/2011	0.243%	0.222%	3.250%
7/2011	0.252%	0.191%	3.250%
6/2011	0.252%	0.186%	3.250%
5/2011	0.263%	0.190%	3.250%
4/2011	0.295%	0.210%	3.250%
3/2011	0.295%	0.243%	3.250%
2/2011	0.307%	0.261%	3.250%
1/2011	0.318%	0.260%	3.250%
12/2010	0.323%	0.261%	3.250%
11/2010	0.330%	0.261%	3.250%
10/2010	0.342%	0.254%	3.250%
9/2010	0.342%	0.256%	3.250%
8/2010	0.353%	0.258%	3.250%
7/2010	0.370%	0.359%	3.250%
6/2010	0.386%	0.348%	3.250%
5/2010	0.402%	0.351%	3.250%
4/2010	0.413%	0.280%	3.250%

MONTH/YEAR	12 MAT	1 MO. LIBOR	Prime Rate
3/2010	0.421%	0.249%	3.250%
2/2010	0.441%	0.229%	3.250%
1/2010	0.463%	0.229%	3.250%
12/2009	0.471%	0.231%	3.250%
11/2009	0.481%	0.235%	3.250%
10/2009	0.544%	0.244%	3.250%
9/2009	0.632%	0.246%	3.250%
8/2009	0.758%	0.259%	3.250%
7/2009	0.901%	0.279%	3.250%
6/2009	1.051%	0.309%	3.250%
5/2009	1.210%	0.316%	3.250%
4/2009	1.339%	0.411%	3.250%
3/2009	1.438%	0.501%	3.250%
2/2009	1.513%	0.496%	3.250%
1/2009	1.633%	0.419%	3.250%
12/2008	1.822%	0.436%	3.250%
11/2008	2.053%	1.901%	4.000%
10/2008	2.255%	2.581%	4.000%
9/2008	2.478%	3.926%	5.000%
8/2008	2.664%	2.486%	5.000%
7/2008	2.855%	2.461%	5.000%
6/2008	3.078%	2.463%	5.000%
5/2008	3.290%	4.750%	5.000%
4/2008	3.528%	4.550%	5.250%
3/2008	3.794%	4.550%	6.000%
2/2008	4.076%	3.140%	6.000%
1/2008	4.326%	4.600%	7.250%
12/2007	4.522%	5.236%	7.500%
11/2007	4.662%	4.706%	7.500%
10/2007	4.788%	5.124%	7.750%
9/2007	4.863%	5.720%	8.250%
8/2007	4.932%	5.320%	8.250%
7/2007	4.983%	5.320%	8.250%
6/2007	5.004%	5.320%	8.250%
5/2007	5.021%	5.320%	8.250%
4/2007	5.028%	5.320%	8.250%
3/2007	5.026%	5.320%	8.250%
2/2007	5.013%	5.320%	8.250%
1/2007	4.983%	5.322%	8.250%
12/2006	4.932%	5.350%	8.250%
11/2006	4.883%	5.320%	8.250%
10/2006	4.826%	5.322%	8.250%
9/2006	4.728%	5.330%	8.250%
8/2006	4.664%	5.331%	8.250%
7/2006	4.563%	5.334%	8.250%
6/2006	4.432%	5.111%	8.000%
5/2006	4.282%	5.081%	7.750%
4/2006	4.143%	4.919%	7.500%
3/2006	4.011%	4.760%	7.500%
2/2006	3.888%	4.579%	7.500%
1/2006	3.751%	4.488%	7.500%
12/2005	3.618%	4.154%	7.250%

MONTH/YEAR	12 MAT	1 MO. LIBOR	PRIME RATE
11/2005	3.478%	3.991%	7.000%
10/2005	3.326%	3.781%	6.750%
9/2005	3.163%	3.601%	6.500%
8/2005	3.019%	3.416%	6.250%
7/2005	2.865%	3.249%	6.250%
6/2005	2.737%	3.093%	6.000%
5/2005	2.633%	2.976%	6.000%
4/2005	2.504%	2.810%	5.750%
3/2005	2.347%	2.611%	5.750%
2/2005	2.171%	2.495%	5.250%
1/2005	2.022%	2.495%	5.250%
12/2004	1.887%	2.389%	5.250%
11/2004	1.773%	2.130%	5.000%
10/2004	1.677%	1.901%	4.750%
9/2004	1.595%	1.784%	4.750%
8/2004	1.522%	1.596%	4.500%
7/2004	1.463%	1.412%	4.250%
6/2004	1.381%	1.250%	4.000%
5/2004	1.288%	1.101%	4.000%
4/2004	1.238%	1.099%	4.000%
3/2004	1.225%	1.099%	4.000%
2/2004	1.229%	1.092%	4.000%
1/2004	1.234%	1.100%	4.000%
12/2003	1.244%	1.150%	4.000%
11/2003	1.256%	1.130%	4.000%
10/2003	1.268%	1.120%	4.000%
9/2003	1.302%	1.120%	4.000%
8/2003	1.342%	1.110%	4.000%
7/2003	1.379%	1.110%	4.000%
6/2003	1.449%	1.160%	4.000%
5/2003	1.548%	1.320%	4.250%
4/2003	1.646%	1.310%	4.250%
3/2003	1.747%	1.300%	4.250%
2/2003	1.858%	1.340%	4.250%
1/2003	1.935%	1.360%	4.250%
12/2002	2.002%	1.420%	4.250%
11/2002	2.066%	1.440%	4.250%
10/2002	2.123%	1.800%	4.750%
9/2002	2.180%	1.820%	4.750%
8/2002	2.272%	1.800%	4.750%
7/2002	2.414%	1.830%	4.750%
6/2002	2.553%	1.840%	4.750%
5/2002	2.668%	1.840%	4.750%
4/2002	2.767%	1.880%	4.750%
3/2002	2.912%	1.890%	4.750%
2/2002	3.056%	1.850%	4.750%
1/2002	3.260%	1.800%	4.750%
12/2001	3.481%	1.953%	5.000%
11/2001	3.763%	2.125%	5.500%
10/2001	4.088%	2.480%	5.500%
9/2001	4.395%	3.155%	6.000%
8/2001	4.671%	3.636%	6.500%

MONTH/YEAR	12 MAT	1 MO. LIBOR	PRIME RATE
7/2001	4.897%	3.816%	6.750%
6/2001	5.102%	3.912%	6.750%
5/2001	5.318%	4.157%	7.500%
4/2001	5.530%	4.805%	7.500%
3/2001	5.711%	5.513%	8.000%
2/2001	5.871%	5.522%	8.500%
1/2001	5.999%	5.873%	9.000%
12/2000	6.108%	6.691%	9.500%
11/2000	6.128%	6.636%	9.500%
10/2000	6.083%	6.620%	9.500%
9/2000	6.035%	6.621%	9.500%
8/2000	5.962%	6.621%	9.500%
7/2000	5.880%	6.627%	9.500%
6/2000	5.793%	6.649%	9.500%
5/2000	5.703%	6.544%	9.500%
4/2000	5.580%	6.150%	9.500%
3/2000	5.458%	6.051%	9.000%
2/2000	5.338%	5.890%	8.750%
1/2000	5.212%	5.809%	8.750%
12/1999	5.078%	5.823%	8.000%
11/1999	4.968%	5.580%	8.500%
10/1999	4.883%	5.410%	8.250%
9/1999	4.773%	5.382%	8.250%
8/1999	4.728%	5.285%	8.250%
7/1999	4.729%	5.180%	8.000%
6/1999	4.757%	5.039%	7.750%
5/1999	4.783%	4.914%	7.750%
4/1999	4.832%	4.921%	7.750%
3/1999	4.889%	4.945%	7.750%
2/1999	4.940%	4.940%	7.750%
1/1999	4.991%	4.979%	7.750%
12/1998	5.052%	5.529%	7.750%
11/1998	5.136%	5.229%	7.750%
10/1998	5.213%	5.313%	8.000%
9/1998	5.325%	5.560%	8.250%
8/1998	5.393%	5.649%	8.500%
7/1998	5.422%	5.656%	8.500%
6/1998	5.437%	5.658%	8.500%
5/1998	5.460%	5.652%	8.500%
4/1998	5.496%	5.659%	8.500%
3/1998	5.547%	5.687%	8.500%
2/1998	5.581%	5.630%	8.500%
1/1998	5.577%	5.623%	8.500%
12/1997	5.630%	5.722%	8.500%
11/1997	5.625%	5.707%	8.500%
10/1997	5.622%	5.639%	8.500%
9/1997	5.629%	5.656%	8.500%
8/1997	5.655%	5.636%	8.500%
7/1997	5.664%	5.667%	8.500%
6/1997	5.690%	5.688%	8.500%
5/1997	5.700%	5.692%	8.500%
4/1997	5.681%	5.688%	8.500%

MONTH/YEAR	12 MAT	1 MO. LIBOR	PRIME RATE
3/1997	5.643%	5.512%	8.500%
2/1997	5.605%	5.408%	8.250%
1/1997	5.556%	5.460%	8.250%
12/1996	5.513%	5.605%	8.250%
11/1996	5.499%	5.393%	8.250%
10/1996	5.500%	5.386%	8.250%
9/1996	5.503%	5.474%	8.250%
8/1996	5.486%	5.424%	8.250%
7/1996	5.493%	5.470%	8.250%
6/1996	5.471%	5.472%	8.250%
5/1996	5.457%	5.434%	8.250%
4/1996	5.487%	5.456%	8.250%
3/1996	5.548%	5.377%	8.250%
2/1996	5.638%	5.329%	8.250%
1/1996	5.785%	5.584%	8.500%
12/1995	5.948%	5.870%	8.500%
11/1995	6.101%	5.832%	8.750%
10/1995	6.193%	5.867%	8.750%
9/1995	6.237%	5.858%	8.750%
8/1995	6.248%	5.895%	8.750%
7/1995	6.233%	5.921%	8.750%
6/1995	6.223%	6.060%	9.000%
5/1995	6.193%	6.063%	9.000%
4/1995	6.135%	6.111%	9.000%
3/1995	6.014%	6.125%	9.000%
2/1995	5.838%	6.116%	9.000%
1/1995	5.603%	5.928%	8.500%
12/1994	5.310%	6.084%	8.500%
11/1994	5.016%	5.486%	8.500%
10/1994	4.769%	5.069%	7.750%
9/1994	4.543%	4.932%	7.750%
8/1994	4.343%	4.688%	7.750%
7/1994	4.166%	4.554%	7.250%
6/1994	3.998%	4.384%	7.250%
5/1994	3.854%	4.334%	7.250%
4/1994	3.692%	3.845%	6.750%
3/1994	3.560%	3.625%	6.250%
2/1994	3.478%	3.384%	6.000%
1/1994	3.438%	3.147%	6.000%
12/1993	3.434%	3.327%	6.000%
11/1993	3.443%	3.207%	6.000%
10/1993	3.451%	3.188%	6.000%
9/1993	3.443%	3.168%	6.000%
8/1993	3.428%	3.188%	6.000%
7/1993	3.431%	3.173%	6.000%
6/1993	3.442%	3.216%	6.000%
5/1993	3.494%	3.145%	6.000%
4/1993	3.563%	3.163%	6.000%
3/1993	3.652%	3.188%	6.000%
2/1993	3.760%	3.144%	6.000%
1/1993	3.835%	3.219%	6.000%
12/1992	3.889%	3.696%	6.000%

MONTH/YEAR	12 MAT	1 MO. LIBOR	PRIME RATE
11/1992	3.945%	3.313%	6.000%
10/1992	4.046%	3.222%	6.000%
9/1992	4.215%	3.267%	6.000%
8/1992	4.414%	3.416%	6.000%
7/1992	4.607%	3.467%	6.000%
6/1992	4.833%	3.940%	6.500%
5/1992	5.015%	3.900%	6.500%
4/1992	5.177%	4.094%	6.500%
3/1992	5.338%	4.327%	6.500%
2/1992	5.486%	4.147%	6.500%
1/1992	5.651%	4.185%	6.500%
12/1991	5.858%	4.894%	6.500%
11/1991	6.081%	4.866%	7.500%
10/1991	6.283%	5.258%	8.000%
9/1991	6.468%	5.531%	8.000%
8/1991	6.650%	5.699%	8.500%
7/1991	6.817%	5.983%	8.500%
6/1991	6.953%	6.100%	8.500%
5/1991	7.098%	5.991%	8.500%
4/1991	7.280%	6.172%	9.000%
3/1991	7.460%	6.544%	9.000%
2/1991	7.623%	6.591%	9.000%
1/1991	7.776%	7.231%	9.500%
12/1990	7.883%	8.076%	10.000%
11/1990	7.938%	8.157%	10.000%
10/1990	7.977%	8.153%	10.000%
9/1990	8.013%	8.211%	10.000%
8/1990	8.052%	8.111%	10.000%
7/1990	8.085%	8.004%	10.000%
6/1990	8.081%	8.319%	10.000%
5/1990	8.109%	8.313%	10.000%
4/1990	8.164%	8.449%	10.000%
3/1990	8.244%	8.415%	10.000%
2/1990	8.346%	8.329%	10.000%
1/1990	8.441%	8.319%	10.000%
12/1989	8.535%	8.788%	10.500%
11/1989	8.641%	8.592%	10.500%
10/1989	8.700%	8.795%	10.500%
9/1989	8.710%	8.994%	10.500%
8/1989	8.699%	8.935%	10.500%
7/1989	8.698%	9.119%	10.500%
6/1989	8.687%	9.517%	11.000%
5/1989	8.608%	9.771%	11.500%
4/1989	8.476%	9.988%	11.500%
3/1989	8.280%	10.099%	11.500%
2/1989	8.042%	9.517%	11.500%
1/1989	7.824%	9.250%	10.500%
12/1988	7.653%	9.434%	10.500%
11/1988	7.501%	8.613%	10.500%
10/1988	7.374%	8.338%	10.000%
9/1988	7.331%	8.295%	10.000%
8/1988	7.296%	8.278%	10.000%

MONTH/YEAR	Historical Rates First Republic Bank		
	12 MAT	1 MO. LIBOR	PRIME RATE
7/1988	7.201%	7.972%	9.500%
6/1988	7.112%	7.653%	9.000%
5/1988	7.054%	7.278%	9.000%
4/1988	7.021%	7.031%	8.500%
3/1988	6.978%	6.810%	8.500%
2/1988	6.922%	6.788%	8.500%
1/1988	6.865%	7.009%	8.750%
12/1987	6.764%	8.131%	8.750%
11/1987	6.656%	7.043%	8.750%
10/1987	6.559%	7.628%	9.000%
9/1987	6.403%	7.503%	8.750%
8/1987	6.245%	6.836%	8.250%
7/1987	6.153%	6.832%	8.250%
6/1987	6.119%	7.117%	8.250%
5/1987	6.113%	7.109%	8.250%
4/1987	6.084%	6.676%	7.750%
3/1987	6.079%	6.503%	7.500%
2/1987	6.163%	6.349%	7.500%
1/1987	6.300%	6.265%	7.500%
12/1986	6.463%	6.864%	7.500%
11/1986	6.613%	6.057%	7.500%
10/1986	6.786%	5.980%	7.500%
9/1986	6.977%	6.074%	7.500%
8/1986	7.168%	6.244%	7.500%
7/1986	7.345%	6.682%	8.000%
6/1986	7.478%	7.086%	8.500%
5/1986	7.567%	7.003%	8.500%
4/1986	7.718%	7.026%	8.500%
3/1986	7.943%	7.625%	9.000%
2/1986	8.178%	7.987%	9.500%
1/1986	8.318%	8.137%	9.500%

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